

# FARM FAMILY LIVING IN 1949

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## How Does the Farm Family's Income Look?

It is expected that the farm family will have about the same amount of money to use for family living in 1949 as in 1948. It may be less but not far different, if large numbers of people in this country continue to be employed at high incomes.

## Do Many Farm Families Have Bank Accounts and Savings Bonds?

Farmers' buying power is about the same as a year ago, judging from amounts of money on hand, in bank accounts, and in United States bonds. Less than half of the farm operator families of the United States held United States Savings Bonds in early 1948. Not quite one-fifth of the families had savings accounts in banks. More than half of the farm operator families had checking accounts. About two-fifths of these were under \$500.

## How Does the Farm Family Use Its Money?

During the last few years, farm families have enjoyed improved income. Many dollars have been used for clearing up debts, and for putting in savings.

Other satisfactions in farm living have come with more dollars. For the first time, many families have been able to have some of the things they have wanted for many years. Records from some Ohio farm families show that two and a half to three times as much was spent in 1947 as in 1940 for medical care, house improvements, furniture and equipment. These families have higher incomes than most farm families. They averaged \$1,756 for family living in 1947. Ohio records showed an average expenditure of \$1,516 in 1946 and \$892 in 1940. Higher prices account for some of those extra dollars, but not for all.

## Has Family Spending Been the Same in 1948 as in 1946-'47?

More dollars were spent in 1948 than in 1946 and 1947. The increase was less than the increase in consumer income. This more moderate spending seems to show that some supplies are catching up with demands at present prices.

Spending for living in the United States went up more than incomes did in 1946 and 1947. Three reasons for this were: (1) Use of savings from earlier years. (2) Smaller part of income put into savings. (3) Much greater use of credit.

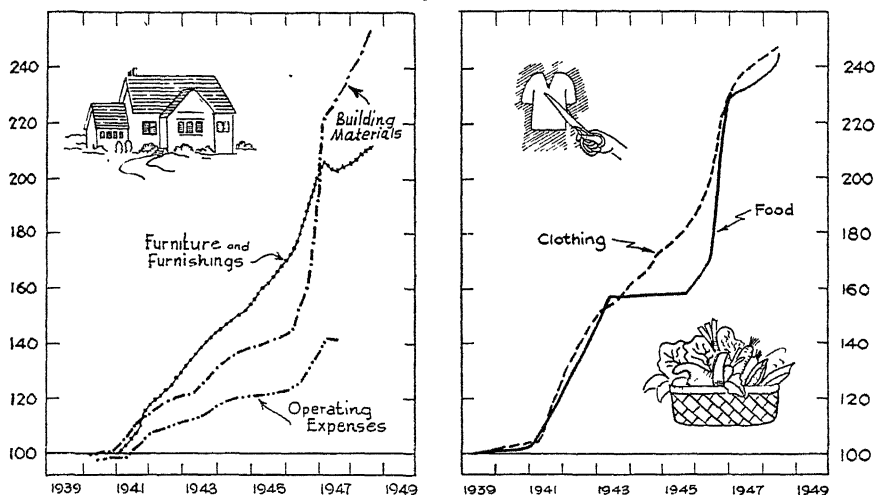
## Where Are Prices of Things Farm Families Buy?

During the past year, prices paid by farmers for family living items kept climbing. The climb was slower than it was the year before. Most wartime controls were lifted in June, 1946. Since then, prices have gone up like this:

	From June '46 to June '47	From June '47 to June '48	From June '48 to Sept. '48
Food .....	36%	7%	...
Clothing .....	18%	7%	1%
Building materials .....	47%	12%	1%
Furniture .....	14%	6%	1%
All family living .....	25%	8%	1%

Part of these price rises are accounted for in that farm families are buying some things of higher quality than they did. Prices of most things farm families buy continue on a high level. Whether or not they change much during 1949 will depend largely on the international situation. If large amounts of Uncle Sam's money are used for a defense program, most prices will stay high.

### Prices Paid by Farm Families



### Are Furnishings and Equipment in Good Supply?

Supplies of some types of household equipment are beginning to get caught up so that families can be more "choosy." This is generally true of irons, vacuum cleaners, freezers, and conventional type washing machines. More standard models of appliances are coming on the market, which previously had been strong on deluxe models.

Sets of utensils are being sold by use of questionable methods in many rural Ohio communities. Families need to think before deciding to buy.

The supply of furniture and furnishings continues to improve. More goods are on the market. Quality in many lines is better. Families will likely pay more for furniture in 1949 than now. Reading labels and asking questions about furniture and other goods still is a good buying practice.

### What Is the Housing Picture?

Many farm families have improved their houses recently. Many more are looking forward to doing so. A fully equipped bathroom, kitchen sink with drain, running hot and cold water at sink and bath will be important changes. Continued heavy demands for building materials from many kinds of industry as well as from families are expected. Steel pipe, especially galvanized products continue in short supply. Supplies of wire nails, cement, and cast iron pipe are short. Prices are expected to stay up for some time.

The present satisfactory supply of bath tubs is expected to continue. Water closets and flush tanks will hardly meet the demand this year. Choice of sinks is limited.

Building materials fairly easy to get are gypsum board, siding, clay sewer pipe, hardwood flooring, and softwood plywood. More oils are available now than last year for manufacture of paint, varnish, and floor coverings.



More than 95 percent of Ohio farm families have electricity. Continuing sharp increase in use of electricity is taxing power plants.

### How About Clothing for the Family?

Clothing of most kinds is easy to buy, if the family has the price. Stocks of some items of men's clothing are seemingly greater than needed. There may be easing of prices on some items. On the whole, clothing prices will likely continue high in the winter months because of labor costs, increased freight rates, and high fabric prices.



Lower clothing prices will depend on raw fiber prices. The drop in cotton price and the large crop and stocks on hand may affect retail prices of many garments. In a great measure, cotton, wool, and rayon compete with each other. Any great lowering of cotton price may cause manufacturers to shift to cotton. This would not affect garments where cotton does not compete with other fibers.

There are some signs of hidden price increases. That is, the price of the garment remains the same but the amount and quality of material and workmanship is cut down.

Work on improved clothing standards in garment sizes goes forward.

### What Is in the Food Picture?

The world food situation is improved over last year. Still about two-thirds of the world's population does not have enough to eat.

There were 1,193 Ohio schools taking part in the State and Federal School Lunch Program in 1947. This year 1,338 have already been reported.

A flour enrichment bill will be introduced in the next session of the Ohio legislature. If it is passed, Ohio's citizens, like those in 23 other states, will have added protective elements as part of their daily bread.

Food still takes the largest share of the family's budget. This is true of farm families as well as city families. A slightly larger portion of personal

income is being spent for food now than before the war. Between one sixth and one-fifth more food has been bought by families these last few years. It is of better quality, too. When incomes go up, consumers use more meat, poultry products, fluid milk, processed fruit, and fresh vegetables.

To be fair to the food picture, one must remember, too, that people are also spending more for non-food items.

Food prices are expected to remain high. Farm families can reduce their food bill by raising more of their food. Only about half of the consumers' food dollar reaches the farmer. If the food has been processed, that is, changed from the raw stage, before it gets to the consumer, the farmers' share of that dollar is much less than half.



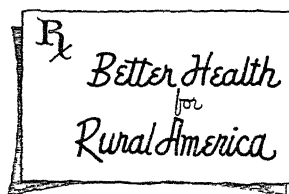
In 1947, a group of Ohio farm families spent, on an average, about \$400 for food. Those same families produced food for home use valued at \$462 per farm.

### How Do We Measure Up in Health?

There is a continued need for bettering health conditions in Ohio.

There are 19,977 hospital beds in the State. One-fourth of that number are in buildings that are non fire resistant or otherwise unsuited for hospitals. Under the hospital building plan, 17 buildings have been approved for construction. Many of these will serve rural areas.

The Ohio State Medical Association reports more young doctors are interested in locating in rural areas. This trend should continue with better hospital facilities and better services by local health departments. Both require local financial support. In 1947, only 70 of the 161 local health departments in Ohio were full time departments.



About four-fifths of the 13,036 children examined by the State mobile dental units were found to need immediate dental care. The Division of Dental Hygiene and local dental societies cooperated in helping provide service to correct this condition.

Brucellosis, also known as Bang's disease and undulant fever, is now the fourth most common communicable disease in the United States. It threatens to move to first place. The population of Ohio, both human and animal, is seriously affected by brucellosis and by rabies.

Accidents continue to take their toll of Ohio farm people. Nine farm people met with fatal accidents each week, on an average, for the past two years. At this rate, in a lifetime of 60 years, there is a chance of 1 in 30 that a farm person may die because of an accident.